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DECLARATION FOR PATENT APPLICATION

	M		Г	Complemental		Substitute	Г	7 РСТ
DEC 0 3 2001	Original	l	L	Supplemental			L] PCI
As a	elow name	d invent	or, I herel	y declare that:				
CHEW & TRANSPE	sidence, po	st office	address a	nd citizenship are as	stated below	next to my name		
				sole inventor (if on matter which is clai				and joint inventor (if ention entitled:
	S	ystems a	nd Metho	ds for Notifying a C			Credit Report	
	. C 1:-1	(-11		(Title of	the Invention	n)		
the specificatio	n of which	(cneck c	one)					
			is attach	ed hereto				
		\boxtimes	was file	d on May 10, 2001 a	s U. S. Appl	ication Serial Nun	nber 09/852,597	<u>. </u>
			and was	amended				
(if ap	plicable)							
I here and I here					ontents of th	e above-identified	specification, inc	cluding the claims, as
I ackn	owledge th	e duty to	disclose	information which is	s material to	the patentability o	f this application	in accordance with
Title 37, Code								
↓/1 ↓/1 I here	by claim fo	reion nri	ority beni	efits under Title 35,	United State	Code 8 119 (a) -	(d) or 8 365(b) o	f any foreign
				cate, or § 365(a) of a				
country other t	han the Un	ited State	es of Ame	rica, listed below an	d have also i	dentified, by chec	king the box belo	w, any foreign
application for application on				e, or of any PCT into	ernational ap	plication having a	filing date before	that of the
	which pho	iity is cit	illica.					
The state of the s	Prio	r Foreigr	Applicat	ons	Pri	ority Claimed	Copy	Attached
		-		E : E3: D	X/E/	No	VEC	NO

Prior	Foreign Applicat	ions	Priority	Claimed	Copy A	ttached
Application Number	Country	Foreign Filing Date (MM/DD/YYYY)	YES	NO	YES	NO

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below and claim the benefit under Title 35, United States Code, § 120 of any United States application(s), or § 365(c) of any PCT international application(s) designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

U.S. Serial No. 09/852,597

Inventors: Tom Chapman, et al.

For: "Systems and Methods for Notifying a Consumer of Changes Made to a Credit Report"

Declaration for Patent Application

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Parent Application Number	Filing Date	(Ma	Status rk Appropriate Column	Below)
	2 2 2	Patented	Pending	Abandoned .

As a named inventor, I hereby revoke all prior powers and appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

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U.S. Serial No. 09/852,597 Inventors: Tom Chapman, et al.

For: "Systems and Methods for Notifying a Consumer of Changes Made to a Credit Report"

Declaration for Patent Application

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re believed to be true; and fur hade are punishable by fine or	ther that these statements were made imprisonment, or both, under Section te the validity of the application or any	with the knowledge that willful n 1001 of Title 18 of the United	false statements and the like so
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